

**Information to identify the case:**

Debtor 1	<b>Allan J. Gressey</b>	Social Security number or ITIN <b>xxx-xx-8418</b>
	First Name Middle Name Last Name	
Debtor 2	<b>Zoraida Gressey</b>	EIN <b>-----</b>
(Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN <b>xxx-xx-1701</b>
United States Bankruptcy Court <b>District of New Jersey</b>		
Case number: <b>14-29896-CMG</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Allan J. Gressey

Zoraida Gressey

8/10/16

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Allan J. Gressey  
Zoraida Gressey  
DebtorsCase No. 14-29896-CMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 30

Date Rcvd: Aug 10, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2016.

db/jdb +Allan J. Gressey, Zoraida Gressey, 1 North Dakota Court, Jackson, NJ 08527-1318  
 515077790 +ACB Receivables, 19 Main Street - PO Box 350, Asbury Park, NJ 07712-0350  
 515077791 +Advance Wellness of Marlboro, 17 North Main Street, Marlboro, NJ 07746-1439  
 515077794 +Atlantic Neurosurgical, 310 Madison Ave., Suite 300, Morristown, NJ 07960-6996  
 515124716 +Atlantic Neurosurgical Specialists, c/o Fein Such Kahn & Shepard PC,  
     7 Century Dr., Suite 201, Parsippany, NJ 07054-4609  
 515221726 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971  
 515222068 CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030  
 515077797 +Citimortgage, PO Box 6243, Sioux Falls, SD 57117-6243  
 515077798 +Commonwealth Financial, 245 Main Street, Dickson City, PA 18519-1641  
 515077799 +Jason Santarcangelo, Esq., PO Box 731, Montclair, NJ 07042-0731  
 515077800 +Milstead & Associates, LLC, 1 E. Stow Road, Marlton, NJ 08053-3118  
 515296637 Navient Solutions, Inc. Department of Education, Loan Services, P.O. Box 9635,  
     Wilkes-Barre, PA 18773-9635  
 515104661 +Nelnet on behalf of College Assist, College Assist, 1560 Broadway Suite 1700,  
     Denver CO 80202-5159  
 515077802 Sallie Mae, PO Box 3320, Wilmington, DE 19804-4320

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 10 2016 22:14:48 U.S. Attorney, 970 Broad St.,  
     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 10 2016 22:14:46 United States Trustee,  
     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
     Newark, NJ 07102-5235  
 515113643 +E-mail/Text: dkretschmer@bchaselaw.com Aug 10 2016 22:14:41  
     ACB Receivables Management, Inc., c/o Bart A. Chase, Esq., PO Box 871,  
     Summit, NJ 07902-0871  
 515077792 EDI: GMACFS.COM Aug 10 2016 21:58:00 Ally Financial, PO Box 380902,  
     Bloomington, MN 55438-0902  
 515128457 EDI: GMACFS.COM Aug 10 2016 21:58:00 Ally Financial serviced by Ally Servicing LLC,  
     PO Box 130424, Roseville, MN 55113-0004  
 515077793 +E-mail/Text: lshields@trafgroup.org Aug 10 2016 22:14:49 American Trading Company,  
     101 Grovers Mill Road, Lawrenceville, NJ 08648-4706  
 515077795 +E-mail/Text: bankruptcy@cavps.com Aug 10 2016 22:15:01 Calvary Portfolio Service,  
     500 Summit Lake Drive, Valhalla, NY 10595-2322  
 515218090 EDI: CAPITALONE.COM Aug 10 2016 21:58:00 Capital One, N.A.,  
     by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083  
 515077796 +EDI: CAPITALONE.COM Aug 10 2016 21:58:00 Capitol One, P.O. Box 30285,  
     Salt Lake City, UT 84130-0285  
 515084146 +E-mail/Text: bankruptcy@cavps.com Aug 10 2016 22:15:01 Cavalry SPV I, LLC,  
     500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 515143381 EDI: NAVIENTFKASMGUAR.COM Aug 10 2016 21:58:00 Navient Solutions Inc. on behalf of USAF,  
     Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430  
 515077801 +E-mail/Text: electronicbkydocs@nelnet.net Aug 10 2016 22:14:50 Nelnet,  
     3015 S. Parker Road, Ste 400, Aurora, CO 80014-2904  
 515229741 EDI: PRA.COM Aug 10 2016 21:58:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
     POB 41067, Norfolk VA 23541  
 515208644 EDI: PRA.COM Aug 10 2016 21:58:00 Portfolio Recovery Associates, LLC, c/o Sams Club,  
     POB 41067, Norfolk VA 23541  
 515077802 EDI: SALLIEMAE BANK.COM Aug 10 2016 21:58:00 Sallie Mae, PO Box 3320,  
     Wilmington, DE 19804-4320  
 515077803 +EDI: RMSC.COM Aug 10 2016 21:58:00 Sams Club Credit Card, PO Box 965005,  
     Orlando, FL 32896-5005  
 515077804 +E-mail/Text: External.Collections@phoenix.edu Aug 10 2016 22:15:24 University Of Phoenix,  
     4615 E. Elwood Street, Phoenix, AZ 85040-1908

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515104662\* +Nelnet on behalf of College Assist, College Assist, 1560 Broadway Suite 1700,  
     Denver CO 80202-5159

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 30

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2016 at the address(es) listed below:

Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew M. Lubin on behalf of Creditor CitiMortgage, Inc. bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Catherine E. Youngman on behalf of Trustee Catherine E. Youngman cyoungman@foxrothschild.com, NJ54@ecfcbis.com;fgruber@formanlaw.com;cbrown@formanlaw.com;cyoungman@formanlaw.com  
Catherine E. Youngman cyoungman@foxrothschild.com, NJ54@ecfcbis.com;fgruber@formanlaw.com;cbrown@formanlaw.com;cyoungman@formanlaw.com  
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Joseph Casello on behalf of Joint Debtor Zoraida Gressey jcasello@cvclaw.net, jcasello627@gmail.com  
Joseph Casello on behalf of Debtor Allan J. Gressey jcasello@cvclaw.net, jcasello627@gmail.com  
TOTAL: 7